

Information to identify the case:

Debtor 1	<u>Elvis Aidoo</u>	Social Security number or ITIN	xxx-xx-2381
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gifty Amoateng-Aidoo</u>	Social Security number or ITIN	xxx-xx-8439
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-27672-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elvis Aidoo

Gifty Amoateng-Aidoo

4/28/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elvis Aidoo
 Gifty Amoateng-Aidoo
 Debtors

Case No. 13-27672-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db/jdb Elvis Aidoo, Gifty Amoateng-Aidoo, 50 Greenbrier Drive, Westampton, NJ 08060-4728
 cr +TD Retail Card Services, PO Box 740933, Dallas, TX 75374-0933
 514139189 +AES, PO Box 2461, Harrisburg, PA 17105-2461
 515333948 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 515333949 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 514139195 +Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 514139198 Littman Jewelers, PO Box 33802, Lakeland, FL 33802
 514139199 +Litton Loan Servicing, 4828 Loop Central Drive, Houston, TX 77081-2166
 514495696 +NYS Dept of Labor, 120 Broadway 26th Fl, New York, NY 10271-0002
 514139200 #New York State Department of Labor, Unemployment Insurance Division,
 Claim Service Subsection, PO BOX 4320, Binghamton, NY 13902-4320
 514216164 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 514139201 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 514139203 +SBI Federal Credit Union, 200 North 16th Street, P.O. Box 7480,
 Philadelphia, PA 19101-7480
 514139202 +SBI Federal Credit Union, PO Box 7480, Philadelphia, PA 19101-7480
 514255945 +SBI Federal Credit Union, 1500 Spring Garden St, Philadelphia, PA 19130-4490
 514139205 Specialized Loan Services, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
 514251154 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 514139206 Star Island Resort & Club, PO BOX 3273, Orlando, FL 32802-3273
 514266226 +TD Retail Card Services, Att: Crediotrs Bankruptcy Service, POB 740933,
 Dallas, TX 75374-0933
 514139207 +West Orange Tax Collector, 66 Main Street, West Orange, NJ 07052-5496
 514139208 +Westampton Tax Collector, 710 Rancocas Road, Mount Holly, NJ 08060-5642

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514352290 +E-mail/Text: bncmail@w-legal.com Apr 28 2017 23:55:02 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514139190 +EDI: BANKAMER.COM Apr 28 2017 23:33:00 Bank of America, 450 American St Sv,
 Simi Valley, CA 93065-6285
 514139191 +EDI: CAPITALONE.COM Apr 28 2017 23:33:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 514139192 EDI: CAPITALONE.COM Apr 28 2017 23:33:00 Capital One, P.O. Box 71083,
 Charlotte, NC 28272-1083
 514326810 EDI: CAPITALONE.COM Apr 28 2017 23:33:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514139193 EDI: CHASE.COM Apr 28 2017 23:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 514139194 +EDI: CITICORP.COM Apr 28 2017 23:33:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 514391124 +EDI: CITICORP.COM Apr 28 2017 23:33:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 514139196 +EDI: RMSC.COM Apr 28 2017 23:33:00 GECRB/Sleepys, P.O. Box 965036,
 Orlando, FL 32896-5036
 514139197 EDI: IRS.COM Apr 28 2017 23:33:00 IRS Department of Treasury, PO Box 7346,
 Philadelphia, PA 19101-7346
 516442282 EDI: RESURGENT.COM Apr 28 2017 23:33:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 514408617 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 514355135 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Sleepys,
 POB 41067, Norfolk VA 23541
 514348938 EDI: Q3G.COM Apr 28 2017 23:33:00 Quantum3 Group LLC as agent for, Quantum3 Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514233111 EDI: Q3G.COM Apr 28 2017 23:33:00 Quantum3 Group LLC as agent for, CF Medical LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514139204 +EDI: SEARS.COM Apr 28 2017 23:33:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514387957* FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

Date Rcvd: Apr 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew B. Finberg on behalf of Joint Debtor Gifty Amoateng-Aidoo andy@sjbankruptcylaw.com,
abfecf@gmail.com;r39848@notify.bestcase.com
Andrew B. Finberg on behalf of Debtor Elvis Aidoo andy@sjbankruptcylaw.com,
abfecf@gmail.com;r39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Deutsche Bank Trust Company Americas, as Trustee for
Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series
2003-QS13 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joni L. Gray on behalf of Debtor Elvis Aidoo joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com
Joni L. Gray on behalf of Joint Debtor Gifty Amoateng-Aidoo joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com

TOTAL: 7